

2003 Consumer's Guide

MC+ Managed Care in Missouri



MC+ Managed Care

MC+ is a health insurance program that pays for health care. It gives individuals access to doctors, hospitals and other health care providers. MC+ managed care members must meet income guidelines to be eligible. In order for some people to qualify, they can not have had health insurance for the past six months. Some MC+ managed care members may have to pay a premium, copay or both. Premiums and copays are determined by family income. Each MC+ Managed Care member must have a Primary Care Provider (PCP). A PCP manages a member's health care. Some areas of the state do not have MC+ managed health care plans. Eligible people living in those areas will receive health care services through the MC+ Fee-for-Service program. MC+ Fee-for-Service members must go to MC+ approved providers for health care. Call 1-800-392-2161 for a list of MC+ approved providers.

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Know Your Rights

You have the right to:

- ◆ Be treated with respect and dignity
- ◆ Receive needed medical services
- ◆ Have privacy and confidentiality (including minors) subject to state and federal laws
- ◆ Select your own PCP
- ◆ Refuse care from a specific provider
- ◆ Receive information about your health care and treatment options
- ◆ Participate in decision-making about your health
- ◆ Have access to your medical records
- ◆ Have someone act on your behalf if you are unable to do so
- ◆ Receive information in a manner and format that can be easily understood
- ◆ Receive information on physician incentive plans, if any
- ◆ Be free of restraint or seclusion from a provider who wants to:
 1. Make you do something you should not
 2. Punish you
 3. Get back at you
 4. Make things easier for him or herself
- ◆ Be free to exercise these rights without retaliation

Know Your Responsibilities

Learn the rules of your MC+ managed care plan before you get medical care. You have a responsibility to:

- ◆ Pick a primary care provider (PCP)
- ◆ Make and keep appointments, or call ahead to cancel
- ◆ Ask questions about your health care, talk to your PCP or managed care plan
- ◆ Call your PCP before you get care from another provider, or you may have to pay the bill
- ◆ Use urgent care facilities for urgent health care conditions that are not emergencies
- ◆ Eat right, exercise, get regular checkups, don't smoke and follow your PCP's instructions

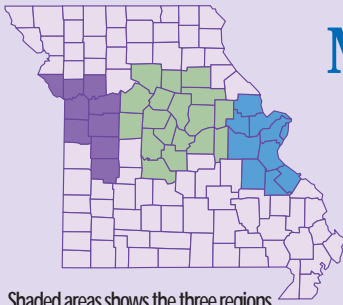
To find out about your rights, phone:

1-800-392-2161

or write: Recipient Services
Missouri Division of Medical Services
P.O. Box 6500
Jefferson City, MO 65102.

All Plans Averages and Quality of Care Symbols Explained

The numbers on the "All Plans Averages" line show the percent of plan members that received the care or were satisfied with the care shown in the header at the top of that column. For example, under the "Childhood Immunizations" column, 47% (or 47 out of every 100 members) is the average number of 2 year old members who received their required vaccinations - of all MC+ plans. So, here, an Average (⊖) for a specific plan means that the plan scored close to the All Plans Average of 47%. A High (●) or Low (○) symbol in any column means the plan scored well above or well below the column average for All Plans.



Shaded areas shows the three regions where MC+ Managed Care Plans offer coverage

MC+ Managed Care Plan Performance

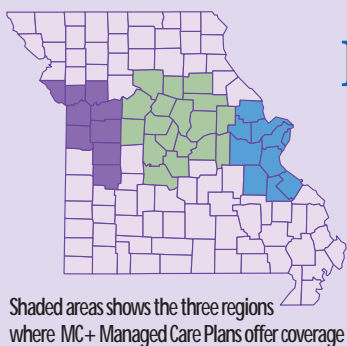
| | Women's Health | | Depression |
|--|--|--|--|
| | Chlamydia Screening For Sexually Transmitted Disease | Check-Ups For Cervical Cancer Pap Test | Education For People At Risk for Depression Educational Materials |
| Eastern Region | | | |
| Community Care Plus | ● | ● | none |
| Healthcare USA of Missouri | ● | ● | YES |
| Mercy MC+ | ○ | ○ | none |
| Central Region | | | |
| Healthcare USA of Missouri | ○ | ● | YES |
| Missouri Care Health Plan | ● | ● | YES |
| Western Region | | | |
| Blue Advantage Plus | ○ | ● | YES |
| Family Health Partners | ● | ● | none |
| FirstGuard Health Plan | ● | ● | none |
| HealthCare USA of Missouri | ● | ○ | YES |
| Statewide Averages | 51% | 56% | |
| <div> <p>Female plan members (ages 16-26) who are sexually active and had at least one test for chlamydia (an STD) during the past year.</p> </div> <div> <p>Women (ages 21-64) who had a pap test in the past two years.</p> </div> <div> <p>Plan provides educational information to members who are at risk for serious depression.</p> </div> | | | |

This table compares health plans' performance on Womens Health Care to the statewide average, using the rating symbols below. The table also reports on which plans offer selected benefits and coverages.

Quality of Care Ratings*

- High
 - Average
 - Low/Needs Improvement
 - NA Numbers too small
 - NR Not reported by plan
- *Plan performance measures are compared to statewide averages

Case Management helps patients, providers and physicians coordinate the medical care needed for complex or chronic illnesses.



MC+ Managed Care Plan Performance

| | Children's Health | | | | | |
|----------------------------|--|-------------------------|----------------------------|--|---|----------------------|
| | Use of Appropriate Medication for People with Asthma | Childhood Immunizations | Adolescent Well-Care Visit | Adolescent Alcohol/Substance Abuse Case Management | Lead Poisoning Education for People at Risk | Yearly Dental Visits |
| Eastern Region | | | | | | |
| Community Care Plus | ● | ● | ○ | YES | none | ● |
| Healthcare USA of Missouri | ○ | ○ | ○ | YES | YES | ● |
| Mercy MC+ | ● | ● | ● | YES | none | ○ |
| Central Region | | | | | | |
| Healthcare USA of Missouri | ● | ○ | ● | YES | YES | ○ |
| Missouri Care Health Plan | NR | ● | ● | YES | YES | ○ |
| Western Region | | | | | | |
| Blue Advantage Plus | ● | ○ | ○ | none | YES | ● |
| Family Health Partners | ● | ● | ○ | YES | YES | ● |
| FirstGuard Health Plan | ● | ● | ● | YES | none | ● |
| HealthCare USA of Missouri | NA | NA | ○ | YES | YES | ○ |
| Statewide Averages | 68% | 47% | 32% | | | 29% |

Child members (ages 5-9) who have persistent asthma and are being given acceptable medications for long term control of asthma.

Children who turned 2 in the past year and that received vaccinations.

Plan members (ages 12-21) who had an adolescent well care visit during the past year.

Plan provides case management to members who are at risk for alcohol/substance abuse.

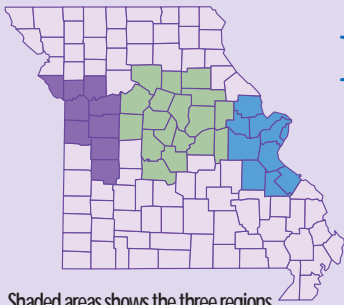
Plan provides educational information for members who are at risk for poisoning from lead.

Children and young adults (ages 4-21) who had one or more dental visits during the past year.

Quality of Care Ratings*

- High
 - Average
 - Low/Needs Improvement
 - NA Numbers too small
 - NR Not reported by plan
- *Plan performance measures are compared to statewide averages

Screenings help to determine if a patient is at risk for a certain disease or health problem.
Case Management helps patients, providers and physicians coordinate the medical care needed for complex or chronic illnesses.



Shaded areas shows the three regions where MC+ Managed Care Plans offer coverage

MC+ Managed Care Plan Performance

Member Satisfaction

| | Customer Service (1) | Getting Care Quickly (2) | Getting Needed Care (3) | Rating of Doctor Seen Most Often (4) | Rating of Specialist Seen Most Often (5) | Overall Rating of Plan (6) |
|----------------------------|-------------------------|-----------------------------|----------------------------|---|---|-------------------------------|
| Eastern Region | | | | | | |
| Community Care Plus | ● | ● | ● | ● | ● | ● |
| Healthcare USA of Missouri | ● | ● | ● | ● | ● | ● |
| Mercy MC+ | ● | ● | ● | ● | ● | ● |
| Central Region | | | | | | |
| Healthcare USA of Missouri | ● | ● | ● | ● | ● | ● |
| Missouri Care Health Plan | ● | ● | ● | ● | ● | ● |
| | | | | | | |
| Western Region | | | | | | |
| Blue Advantage Plus | ● | ● | ● | ● | ● | ● |
| Family Health Partners | ● | ● | ● | ● | ● | ● |
| FirstGuard Health Plan | ● | ● | ● | ● | ● | ● |
| HealthCare USA of Missouri | ● | ● | ● | ● | ● | ● |
| Statewide | 75% | 80% | 80% | 81% | 73% | 79% |

Response Descriptions for Satisfaction Categories Above

- (1) No problem with paperwork, written materials or help from customer service.
- (2) No problem getting necessary care in a reasonable time.
- (3) No problem getting good doctors and nurses, referrals, and necessary care.
- (4) Overall rating of personal doctor seen most often.
- (5) Overall rating of specialist seen most often.
- (6) Overall rating of health plan.

All Plans Averages and Quality of Care Symbols Explained on page 5.

Quality of Care Ratings*

- High
- Average
- Low/Needs Improvement
- NA Numbers too small
- NR Not reported by plan
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Screenings help to determine if a patient is at risk for a certain disease or health problem.

Case Management helps patients, providers and physicians coordinate the medical care needed for complex or chronic illnesses.

Member Services Telephone Numbers

| MC+ Plan | Customer Service Nurse Helpline | |
|---------------------------|---------------------------------|--------------|
| Blue Advantage Plus | 816-395-2119 | 800-693-7153 |
| Blue Cross Blue Shield KC | | |
| Community Care Plus | 800-875-0679 | 800-875-0679 |
| Family Health Partners | 800-347-9363 | 800-347-9363 |
| FirstGuard Health Plan | 888-828-5698 | 888-427-2286 |
| HealthCare USA | 800-566-6444 | 800-475-1142 |
| Mercy MC+ | 800-796-0056 | 800-811-1187 |
| Missouri Care | 800-322-6027 | 888-884-2401 |

*You may contact the following State agencies about
MC+ managed care plan problems.*

Division of Medical Services

1-800-392-2161

Department of Insurance

1-800-726-7390



For further information about this Consumer's Guide, contact:
Bureau of Health Care Performance Monitoring
Missouri Dept. of Health and Senior Services
P.O. Box 570, Jefferson City, MO 65102-0570
(573) 526-2812

The Missouri Department of Health and Senior Services has attempted to publish accurate information based upon common definitions. The data reported in this brochure are based on plan performance during 2002. Managed care plans were given an opportunity to review and correct the data presented. Other corrections or suggestions should be forwarded to the Center for Health Information Management and Evaluation, Missouri Department of Health and Senior Services, PO Box 570, Jefferson City, MO 65102. Our telephone number is (573) 526-2812. A companion technical report, containing the data and statistical formulas used, is also available for \$10.

The Missouri Department of Health and Senior Services is an equal opportunity/affirmative action employer. Services are provided on a nondiscriminatory basis. This information is available in alternate formats to citizens with disabilities.